

this is more than just travel insurance /
for complete peace of mind

H1N1 &
FULL Terrorism Cover



Smart*Traveller*

Smart*Traveller* - Enhanced!

Smart*Traveller* has been enhanced to give travellers even greater peace of mind with our comprehensive benefits. AXA recognises that people travel for different purposes, be it for a well-deserved holiday with their family; for that important business meeting; for a few rounds of golf; or a combination of all.

With our carefully tailored plans, the enhanced **Smart***Traveller* is designed to better meet the requirements of different travellers with no restriction on insured's age. You no longer have to compromise on your Travel Insurance needs!













Special Features of **Smart***Traveller*

Smart*Traveller* protects you even before the trip begins with covers against the Financial Collapse of Travel Agency and Loss of Deposit due to unforeseen circumstances.

Special coverage for your important communication equipment such as laptop, wireless handheld device and mobile phone has been added to give you greater assurance when you travel.

Also golf benefits such as golf equipment including hired golf equipment as well as hole-in-one expenses are all standard benefits in the new **Smart***Traveller*.

Here are some of the **Key Benefit** in **Smart Traveller**

-  Pays you a daily allowance if you are quarantined due to Influenza A H1N1 in Singapore and overseas New
-  Covers you against Financial Collapse of any NATAS Travel Agencies
-  Doubled Personal Accident coverage on public transport
-  Covers medical expenses for Pregnancy Related Expenses whilst overseas
-  Covers you in the event of Kidnap and Hostage
-  Covers you for Purchase of Essential Items so that you are not inconvenienced when your baggage is lost
-  Covers you for the Loss of your Credit Card whilst overseas
-  Provides Pet Care coverage to give you extra peace of mind when you travel
-  Covers Loss of Sports Equipment whilst overseas
-  Covers your Valuables including jewellery
-  Covers Hired Golf Equipment and Hole-in-One entertainment expenses so that you can concentrate on your game
-  Special coverage for your important communication tools such as Laptop, Wireless Handheld Device and Mobile Phone

Premium (S\$)

Premium quoted may be subjected to change without prior notice.

INDIVIDUAL PLAN						
Trip Duration (days)	ASEAN		ASIA		GLOBAL	
	Comprehensive	Essential	Comprehensive	Essential	Comprehensive	Essential
1	30	22	40	28	54	38
2	30	22	40	28	54	38
3	30	22	40	28	54	38
4	36	25	48	34	68	55
5	36	25	48	34	68	55
6	36	25	48	34	68	55
7	49	32	65	45	80	70
8	49	32	65	45	80	70
9	50	33	65	45	80	70
10	50	33	65	45	80	70
11 to 14	66	45	82	56	105	90
15 to 18	80	58	95	68	126	106
19 to 22	90	68	105	80	143	123
23 to 27	100	80	122	88	156	143
28 to 31	110	90	132	100	168	153
Add Per week	18	14	18	18	18	18

FAMILY PLAN						
Trip Duration (days)	ASEAN		ASIA		GLOBAL	
	Comprehensive	Essential	Comprehensive	Essential	Comprehensive	Essential
1	71	48	90	69	136	92
2	71	48	90	69	136	92
3	71	48	90	69	136	92
4	90	63	118	91	161	127
5	90	63	118	91	161	127
6	90	63	118	91	161	127
7	118	79	157	115	191	163
8	118	79	157	115	191	163
9	119	80	157	115	191	163
10	119	80	157	115	191	163
11 to 14	158	103	192	141	250	210
15 to 18	190	128	230	164	288	243
19 to 22	225	142	255	183	333	288
23 to 27	236	170	287	198	368	328
28 to 31	280	190	302	218	398	363
Add Per week	45	34	50	40	68	52

ASEAN

Insured for travel within Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand & Vietnam

ASIA

Insured for travel within Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan, Timor-Leste & countries under ASEAN plan

GLOBAL

Insured for travel for rest of the world including Nepal, Tibet & countries under ASEAN & ASIA plans

Eligibility for Cover

- Singapore Citizens, Permanent Residents of Singapore, Employment Pass/ Work Permit/ Dependent Pass/ Student Pass Holders
- Family refers to you and/ or your spouse with any number of your children
- Child/ Children refers to your child who is unmarried and unemployed under the age of 18 years or up to 25 years who is studying full-time in a recognised institution of higher learning.

Commencement of Coverage

- All trips must start and end in Singapore.
- Cover must be effected before departure from Singapore.

Calculation of Premium

If the same trip involves travel to a few countries and hence crossing area of travel, premium will be calculated based on the area of travel with the higher premium.

Maximum Duration of Trip

The maximum duration allowed under **SmartTraveller** is 182 days per trip.

What's not Covered

1. War and kindred risks, government acts, nuclear hazards and direct participation in terrorist acts.
2. Professional sports, racing, motor sports, mountaineering, underwater activities except leisure scuba diving, flying as a pilot or crewmember or other hazardous pursuits.
3. Unreasonable care and attention; self-inflicted injury or illness, alcoholism or drug abuse; AIDS or AIDS Related Complex.
4. Pre-existing conditions within 6 months before the commencement of the trip.

This brochure is not a contract of insurance. For full terms & conditions, please refer to the Policy which is the operative document. AXA reserves the right to amend any of the information shown without prior notice.

Information is correct as at January 2010

AXA: A World Leader in Financial Protection

AXA Group in 2008

- 91 billion euros in consolidated revenues
- 981 billion euros in assets under management
- 135,000 employees worldwide working to deliver the right solutions & top quality service to our customers
- 65 million customers across the globe have placed their trust in AXA to:
 - Insure their property (vehicles, homes, equipment)
 - Provide health & personal protection coverage for their families or employees
 - Manage their personal or corporate assets
- Standard & Poor's Rating: AA

AXA Insurance Singapore

- Leading General Insurer in Singapore
 - No. 1 in Health Insurance
 - No. 2 in Cargo Insurance
 - No. 3 in Motor Insurance
- Over 170 years of local experience in Asia
- Wide range of Smart products for individual & business needs
- Corporate Reputation: No. 2 in 2008

motor
property
leisure and travel
healthcare
personal accident
business package
liability
marine

1800-880 4741

www.axa.com.sg

AXA INSURANCE SINGAPORE PTE LTD

143 Cecil Street #01-01 GB Building Singapore 069542

Tel: 1800-880 4741 Fax: 6880 4740

Co. Reg No. 196900406D

STA/12012010



SUMMARY OF MAIN BENEFITS

Please refer to policy for full details

PERSONAL ACCIDENT		COMPREHENSIVE	ESSENTIAL
1	Accidental Death Enhanced Adult up to 70 yrs Adult above 70 yrs Child	\$400,000 \$200,000 \$100,000	\$200,000 \$100,000 \$50,000
2	Total & Permanent Disablement Enhanced Adult up to 70 yrs Adult above 70 yrs Child	\$500,000 \$250,000 \$100,000	\$250,000 \$125,000 \$50,000
3	Double Public Transport Coverage New Personal Accident cover doubles if the accident occurs while travelling on a regularly scheduled public transport. Adult up to 70 yrs Adult above 70 yrs Child	\$800,000 \$400,000 \$200,000	\$400,000 \$200,000 \$100,000
4	Tuition Grant for Each Dependent Child Enhanced Lump sum payable as a result of Accidental Death of Main Insured (up to 4 children)	\$8,000	\$4,000

MEDICAL & DENTAL EXPENSES

OUTSIDE SINGAPORE (within 365 days from date of incident)

5	Medical Expenses Reimburses expenses incurred as a result of accident or sickness whilst overseas. Also pays for treatment by Chinese Physician. Adult up to 70 yrs Adult above 70 yrs Child	\$500,000 \$250,000 \$500,000	\$250,000 \$125,000 \$250,000
6	Pregnancy Related Expenses New Reimburses medical expenses incurred as a result of pregnancy related sickness whilst overseas.	\$8,000	\$4,000
7	Overseas Hospital Allowance Enhanced Pays \$200 for each complete day you are hospitalised overseas.	\$15,000	\$7,500
8	Hospital Visit Benefit Enhanced Pays for the necessary incurred expenses for one relative or friend to visit you following your hospitalisation whilst overseas.	Return Economy Ticket & Accommodation	
9	Compassionate Visit Enhanced Pays for the necessary incurred expenses for one relative or friend to assist in the final arrangements in the event of your death.		
10	Child Care Benefit Pays for one relative or friend to accompany your children back to Singapore following your hospitalisation whilst overseas.		
11	Special Grant Enhanced Pays when an Insured Person dies from an injury or illness whilst overseas.	\$8,000	\$4,000

IN SINGAPORE

12	Medical Expenses a) Reimburses for follow-up medical treatment within 90 days from return date. b) Reimburses for necessary medical treatment sought within 5 days upon return to Singapore, if treatment not sought overseas and up to 90 days following your return from overseas.	\$10,000	\$5,000
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SUMMARY OF MAIN BENEFITS

EMERGENCY MEDICAL ASSISTANCE AND EVACUATION		COMPREHENSIVE	ESSENTIAL
13	Emergency Medical Evacuation	Unlimited	
14	Emergency Medical Repatriation	Unlimited	
15	Local Burial / Repatriation of Mortal Remains Back to Singapore Pays for the cost of burial or cremation overseas in the locality where death occurs or the expenses of transporting the mortal remains back to Singapore	Unlimited	

TRAVEL INCONVENIENCE			
16	Baggage & Personal Effects including Valuables Enhanced Maximum \$800 for any one article or pair or set of articles and \$500 for any one article or pair of set of valuables.	\$5,000	\$2,500
16A	Laptop, Wireless Handheld Device and Mobile Phone New Maximum \$1,000 for any one article or pair or set of articles.	\$1,500	\$750
17	Purchase of Essential Items New Reimburses you for emergency purchase of essential personal items if baggage is stolen or lost, up to \$50 for any one article or pair or set of articles.	\$500	\$250
18	Baggage Delay Enhanced Pays \$200 for each full 6 consecutive hours that your baggage is delayed whilst overseas.	\$1,000	\$500
19	Personal Money & Travel Documents Pays for travel & accommodation expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. Cover loss of money due to theft, robbery or burglary up to \$500.	\$5,000	\$2,500
20	Loss of Credit Card New Pays you for unauthorised usage on your credit card.	\$200	\$100
21	Personal Liability Indemnifies you for legal liability towards third parties or damage to property due to your negligence.	\$1,000,000	\$500,000
22	Loss of Deposit or Cancellation Reimburses you for unredeemable travel & accommodation expenses paid in advance and occurring within 30 days before the trip. This cover extends to include unrest in planned destination.	\$10,000	\$5,000
23	Replacement Traveller New Reimburses you for administrative costs incurred to replace a travel companion.	\$500	\$250

SUMMARY OF MAIN BENEFITS

TRAVEL INCONVENIENCE		COMPREHENSIVE	ESSENTIAL
24	Financial Collapse of Travel Agency <i>New</i> Reimburses you for travel deposit paid in advance to any NATAS travel agency in the event of the financial collapse of the agency.	\$2,500	\$1,250
25	Travel Delay <i>Enhanced</i> Pays \$100 for each full 6 consecutive hours of delay.	\$1,000	\$500
26	Flight Diversion <i>New</i> Pays \$100 for each full 6 consecutive hours if your flight is diverted to another location due to bad weather.	\$1,000	\$500
27	Trip Curtailment Reimburses you for additional travel & accommodation expenses incurred or forfeited, if it is necessary and unavoidable for you to curtail your trip.	\$10,000	\$5,000
28	Overbooked Flight Reimburses you for expenses incurred for additional accommodation, meals or refreshment.	\$200	\$100
29	Flight Misconnection <i>New</i> Reimburses you for expenses incurred for additional accommodation, meals or refreshment.	\$200	\$100
30	Rental Car Excess Reimburses you for any excess or deductible which you become legally liable to pay in respect of loss or damage to rental vehicle during the rental period.	\$1,000	\$500
31	Emergency Personal Mobile Phone Charges <i>New</i> Reimburses you up to \$50 per day for a maximum of 5 days.	\$250	\$125
32	Loss of Sports Equipment <i>New</i> Pays for loss of any one article or pair or set of sports equipment.	\$750	\$375
33	Pet Care <i>New</i> Pays up to \$50 for each full 8 consecutive hours of delay in collecting your pet in a kennel or pet hotel.	\$500	\$250
34	Influenza A H1N1 Quarantine Allowance (Outside of Singapore) <i>New</i> Pays you \$50 for each full day you are quarantined.	\$700	\$350
35	Influenza A H1N1 Quarantine Allowance (In Singapore) <i>New</i> Pays you \$50 for each full day you are quarantined.	\$700	\$350
TRAVEL SECURITY			
36	Hijacking <i>Enhanced</i> Pays \$500 for each full 6 consecutive hours of hijack.	\$5,000	\$2,500
37	Kidnap & Hostage <i>New</i> Pays \$500 for each full 24 consecutive hours of kidnap & hostage.	\$10,000	\$5,000

SUMMARY OF MAIN BENEFITS

TRAVEL SECURITY		COMPREHENSIVE	ESSENTIAL
38	Home Care Benefit <i>Enhanced</i> Pays for damages to your home's contents as a result of fire while you are overseas.	\$5,000	\$2,500
39	Full Terrorism Cover Extension to cover Terrorism including losses caused by terrorist attacks using nuclear, chemical and / or biological substances	Yes	Yes
GOLF BENEFITS			
40	Golf Equipment <i>Enhanced</i> Maximum \$1,000 for any one article or pair or set of articles.	\$1,500	\$750
41	Hired Golf Equipment <i>New</i> Reimburses you up to \$50 per day for the rental of golf equipment.	\$500	\$250
42	Hole-in-One <i>New</i> Reimburses you for entertainment expenses incurred for hole-in-one.	\$300	\$150

Automatic Extension of Policy *New*

- Allows automatic extension of the policy up to 30 days if you are hospitalised and / or quarantined overseas as advised by a Physician.
- Allows automatic extension of the policy up to 72 hours if any Scheduled Public Transport in which you are travelling is being unavoidably delayed.

GEOGRAPHICAL COVERAGE

ASEAN

Insured for travel within Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand & Vietnam

ASIA

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GLOBAL

Insured for travel for rest of the world including Nepal, Tibet & countries under ASEAN & ASIA plans



Please complete the form in block capitals, giving full and complete details, and ticking (✓) the appropriate boxes.

SALUTATION <small>Mr/Ms/Mrs/Mdm/Dr*</small>	NAME OF INSURED PERSON(S)	SEX	OCCUPATION	NATIONALITY	NRIC/FIN NO.	DATE OF BIRTH	PREMIUM (\$\$)

* Please state accordingly.

TOTAL PREMIUM (No GST required)

If more space is required, kindly attach a separate sheet.

Address of the first named insured Person: _____

Tel: (H) _____ (O): _____

CHOICE OF PLAN

Individual Family Comprehensive Essential

CHOICE OF BENEFIT

AREA OF TRAVEL

Asean Asia Global

TRAVEL INFORMATION & PERIOD OF INSURANCE

(A JOURNEY TRIP SHALL INVOLVE DEPARTURE FROM AND RETURN TO SINGAPORE WITHIN THE PERIOD OF INSURANCE)

SINGLE TRIP: Maximum for any trip is 182 days

Leaving Singapore on (DDMMYYYY):

and Returning to Singapore on (DDMMYYYY):

Length of trip:
(both days inclusive)

Destination(s):

Reasons for travel: Leisure/Social Business

IMPORTANT NOTES

- Statement pursuant to Section 25(5) of the Insurance Act (Cap.142) or any subsequent amendments thereof. You are to disclose on this Proposal Form fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void and you will receive nothing from the Policy.
- Refund is not allowed once the Certificate of Insurance is issued.
- Payment either by Cash/Cheque/Credit Card must be submitted with this application.
- Pre-existing medical conditions are not covered by the Policy.
- Specific terms, conditions and exclusions applicable to the insurance are set out in the Policy.

INTERMEDIARY'S STAMP/ACCOUNT CODE

ST/12012010

PAYMENT METHOD

Please choose only one payment mode from 1 - 3

1. CASH – Please do not send cash via post
2. CHEQUE – Crossed and made payable to AXA Insurance Singapore Pte Ltd.
Bank: _____ Cheque Number: _____
3. Credit Card – Single Deduction
- VISA MASTERCARD AMEX DINERS

Cardholder's name: _____

Card no.:

Expiry date: Card Verification Value (CVV)*:

Cardholder's signature: _____ Date: _____

* CVV – For Visa & MasterCard, it is the last 3-digit no. printed just above the signature panel in reverse italics on the back of your card. For Amex, it is the 4-digit no. printed on the front of the card above the card number.

DECLARATION AND WARRANTY

By submitting this application form, I/We, the Insured Person(s) hereby warrant and declare on the following details:

- I am / we are not travelling contrary to the advice of a Medical Practitioner, or for the purpose of obtaining medical treatment.
- I am / we are Singapore Citizen, Singapore Permanent Resident, Employment Pass Holder, Work Permit Holder, Student Pass Holder or Dependent Pass Holder.
- I am / we are aware that no insurance is in force until this application form is accepted by AXA Insurance.
- I am / we are aware of and agreed to abide by the Policy's terms, conditions and exclusions.

Signed by or on behalf of the Insured Persons

Date (DDMMYYYY)